

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-31749-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kim N Roberts  
32 Saxony Circle  
Manchester, NJ 08759

Social Security No.:

xxx-xx-0070

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 28, 2018.

On October 31, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: December 4, 2019  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 1, 2019

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kim N Roberts  
 Debtor

Case No. 17-31749-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 3  
Total Noticed: 82

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db +Kim N Roberts, 32 Saxony Circle, Manchester, NJ 08759-6193  
 517144233 +Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014  
 517144232 +Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014  
 517144235 +Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801  
 517144234 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 517144255 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
 (address filed with court: Citibank, N.A., 7930 NW 110th St., Kansas City, MO 64153)  
 517144254 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Bankruptcy Unit, PO Box 20507, Kansas City, MO 64195)  
 517144249 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CBN, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 517144238 Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147  
 517373430 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
 517144250 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 517144251 Citibank, PO Box 6004, Sioux Falls, SD 57117-6004  
 517144252 Citibank, PO Box 6405, The Lakes, NV 88901-6405  
 517144257 +Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870  
 517144258 Citicards CBN, PO Box 6241, Sioux Falls, SD 57117-6241  
 517144259 Citicards CBN, PO Box 6241, lbs CDV Disputes, Sioux Falls, SD 57117-6241  
 517144269 Credit One Bank, attn: LVNV Funding, PO Box 385908, Minneapolis, MN 55438-5908  
 517144275 +Department Stores National Bank, 701 E 60th Street N., Sioux Falls, SD 57104-0432  
 517144274 +Department Stores National Bank, attn: Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046  
 517144276 +Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 517144277 +Department Stores National Bank/ Macy's, Po Box 8218, Mason, OH 45040-8218  
 517144272 +Department of Veterans Affairs, Lyons Campus, 151 Knollcroft Road, Lyons, NJ 07939-5001  
 517144273 +Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269  
 517144280 +Internal Revenue Service, PO Box 025, Atlanta, GA 30301-0025  
 517144290 Macy's, PO Box 8102, Mason, OH 45040  
 517144287 Macy's, PO Box 8108, Mason, OH 45040  
 517144289 +Macy's, PO Box 8112, Mason, OH 45040-8112  
 517144288 Macy's, PO Box 4580, Carol Stream, IL 60197-4580  
 517144286 Macy's, P.O. Box 4564, Carol Stream, IL 60197-4564  
 517370682 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, Inc., P.O. Box 1047, Hartford, CT 06143)  
 517144295 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, PO Box 17187, Baltimore, MD 21297)  
 517481107 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517190497 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517144299 +Toyota Motor Credit, 260 Interstat North, Circle, NW 12th Floor, Atlanta, GA 30339-2210  
 517144298 +Toyota Motor Credit, Attn: USCB, Inc., 1440 N. Harbor Blvd., #515, Fullerton, CA 92835-4118  
 517144307 US Department of Education, PO Box 4222, Iowa City, IA 52244  
 517144306 +US Department of Education, PO Box 1027, Skokie, IL 60076-8027  
 517144309 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 517144305 +US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169  
 517144308 +US Department of Education, Attn: Account Control Technology, PO Box 11750, Bakersfield, CA 93389-1750  
 517144302 +United States Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904  
 517144303 United States Department of Education, PO Box 7202, Utica, NY 13504-7202  
 517197135 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 517144312 +Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962  
 517144314 +Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 517144311 +Wells Fargo Home Mortgage, MAC X7801-03K, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 517144313 +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355  
 517144310 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517144247 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:01 Capital One Bank USA NA, 15000 Capital One Drive, PO # EPUS2-0000473587, Henrico, VA 23238  
 517144236 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:33:53 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 517144242 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

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Total Noticed: 82

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517144241 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:54 Capital One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
517144243 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:00 Capital One Bank,  
PO Box 650007, Dallas, TX 75265-0007  
517144237 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:33:52 Capital One Bank,  
Po Box 30253, Salt Lake City, UT 84130-0253  
517144239 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:33:53 Capital One Bank,  
PO Box 85147, Richmond, VA 23276-0001  
517144245 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:33:52 Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144244 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:54 Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
517144246 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 02 2019 00:32:54 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
517144262 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:30 Comenity Bank,  
#100, 2795 E Cottonwood Pkwy., Salt Lake City, UT 84121-7090  
517144263 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:30 Comenity Bank,  
PO Box 182789, Columbus, OH 43218-2789  
517144260 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:31 Comenity Bank,  
PO Box 183003, Columbus, OH 43218-3003  
517144261 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:30 Comenity Bank,  
PO BOX 183789, Columbus, OH 43218-2789  
517144264 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:31 Comenity Capital/ HSN,  
995 W 122nd Ave, Westminster, CO 80234-3417  
517144265 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 02 2019 00:27:31 Comenity Capital/ULTA,  
Po Box 182120, Columbus, OH 43218-2120  
517144267 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 02 2019 00:32:10 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
517144266 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 02 2019 00:32:09 Credit One Bank,  
PO Box 60500, City Of Industry, CA 91716-0500  
517144270 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 02 2019 00:32:06 Credit One Bank NA,  
Po Box 98875, Las Vegas, NV 89193-8875  
517292535 E-mail/Text: bnc-quantum@quantum3group.com Nov 02 2019 00:27:38  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
517144271 +E-mail/Text: DMCCO.VBASPL@va.gov Nov 02 2019 00:28:42 Department of Veteran Affairs,  
Debit Management Center, PO Box 11930, Saint Paul, MN 55111-0930  
517144278 +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2019 00:27:50 Dept Of Education/NELNET,  
121 S 13th St, Lincoln, NE 68508-1904  
517144283 E-mail/Text: cio.bnccmail@irs.gov Nov 02 2019 00:27:05 Internal Revenue Service,  
ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
517370884 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2019 00:34:08  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517369620 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 02 2019 00:31:50 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517144291 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 02 2019 00:33:39 Merrick Bank Corp,  
Po Box 9201, Old Bethpage, NY 11804-9001  
517144292 +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2019 00:27:50 Nelnet Lns,  
3015 S Parker Road, Suite 400, Aurora, CO 80014-2904  
517144293 +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2019 00:27:50 Nelnet Loan Services,  
3015 S Parker Road, Suite 425, Aurora, CO 80014-2904  
517290177 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 02 2019 00:45:11  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
517290212 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 02 2019 00:33:56  
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541  
517362282 E-mail/Text: bnc-quantum@quantum3group.com Nov 02 2019 00:27:38  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517168461 +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2019 00:27:50  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517144304 US Department of Education, 401 S State Street, Room 700F, PO Box 61735  
517144253\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank, PO Box 6531, The Lakes, NV 88901)  
517144256\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank, N.A., PO Box 6615, The Lakes, NV 88901)  
517144240\* +Capital One Bank, PO Box 85147, Richmond, VA 23276-0001  
517144248\* Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
517144268\* Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
517144282\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 745, District Director,  
Chicago, IL 60690)  
517144284\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517144279\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
517144281\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Functions,  
PO Box 724, Springfield, NJ 07081)  
517144285\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517144294\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Box 9490,  
Cedar Rapids, IA 52409-9490)  
517144297\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Suite 350,  
Parsippany, NJ 07054)  
517144296\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Ste. 350,  
Parsippany, NJ 07054)  
517144300\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517144301\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13,  
Torrance, CA 90509-2958)  
517207999\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Avram D White on behalf of Debtor Kim N Roberts clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestc  
ase.com  
Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, NA cwohlrab@LOGS.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jill Manzo on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor SETERUS, INC., as authorized subservicer for FEDERAL  
NATIONAL MORTGAGE ASSOCIATION bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 9